

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JANE K. SWIBEL

Case No. 09-17653

Debtors

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter 7 of the United States Bankruptcy Code on 05/19/2009. [The case was converted to one under Chapter 7 on _____.]
The undersigned trustee was appointed on 06/08/2009.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S. C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$35,000.00

Funds were disbursed in the following amounts:

Administrative expenses	<u>\$0.00</u>
Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>

Leaving a balance on hand of \$35,000.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 10/06/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,250.00, for a total compensation of \$4,250.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$8.98, for total expenses of \$8.98.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/28/2009 By: /s/ ALLAN J. DeMARS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESCase No. 09-17653Trustee Name: Allan J. DeMarsCase Name: JANE K. SWIBELDate Filed (f) or Converted (c): 5/15/09 (F)For Period Ending: 12/31/09\$341(a) Meeting Date: 6/29/09Claims Bar Date: 10/6/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property) Ref #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$ 554(a) abandon DA=\$ 554(c) abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 cash	100.00	0.00	DA		FA
2 checking account	100.00	0.00	DA		FA
3 security deposit	1,000.00	0.00	DA		FA
4 furniture	350.00	0.00	DA		FA
5 books/pictures	350.00	0.00	DA		FA
6 wearing apparel	350.00	0.00	DA		FA
7 IRA	1.00	0.00	DA		FA
8 1999 Buick LeSabre	1,000.00	0.00	DA		FA
9 interest in husband's marital property(u)	35,000.00	35,000.00		35,000.00	FA

TOTALS (Excluding unknown values)

35,000.0035,000.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing: Divorce court division of assets

Initial Projected Date of Final Report (TFR): 10/09Current Projected Date of Final Report (TFR): 10/28/09

EXHIBIT A-C FORM 2

CASH RECEIPTS AND DISBURSEMENT RECORDS

Case No.: 09-B-17653
Case Name: JANE K. SWIBEL
Taxpayer ID#: 27-6277964
For Period Ending: 12/31/09

Trustee's Name: Allan J. DeMars
Bank Name: Bank of America
Initial CD #: CDI
Blanket bond (per case limit): 5,000,000
Separate bond (if applicable): _____
Checking Acct#: 375 556 2256

1	2	3	4	5	6	7	8
Trans. Date	Check or Ref. #	Paid to/ Received from	Description of Transaction	Uniform Transaction Code	Deposit \$	Disbursement \$	Money Market Balance
10/26/09	Ref 9	Feinberg & Berry clients' trust account	debtor's interest in marital property pursuant to settlement agreement in Divorce Court	1290-000	35,000.00		35,000.00

COLUMN TOTALS

35,000.00

35,000.00

Less: Bank transfers/CD

Subtotal

Less: Payments to debtor(s)

Net

35,000.00

35,000.00

TOTAL - ALL ACCOUNTS
Checking# 375 556 2256
Money Market #
Savings #
CD #CDI
Net

NET DEPOSITS NET DISBURSEMENTS BALANCES
35,000.00 35,000.00

35,000.00

35,000.00

Excludes account
transfersExcludes payments
to debtorTotal Funds
on Hand

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 09-17653

Case Name: JANE K. SWIBEL

Trustee Name: ALLAN J. DeMARS

Claims of secured creditors will be paid as follows:

	<i>Claimant</i>	<i>Proposed Payment</i>
Delete	NONE	\$0.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee ALLAN J. DeMARS	\$4,250.00	\$8.98
Attorney for trustee ALLAN J. DeMARS	\$3,632.25	
Appraiser		
Auctioneer		
Accountant		
Special Attorney for trustee		
Charges, <u>U.S. Bankruptcy Court</u>		
Fees, <u>United States Trustee</u>		
Other		

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Attorney for debtor _____	_____	_____
Attorney for _____	_____	_____
Accountant for _____	_____	_____
Appraiser for _____	_____	_____
Other _____	_____	_____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$119,866.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
1	Capital One Bank (USA) NA	\$32,433.75	\$7,335.17
2	Chase Bank USA, NA	\$10,788.83	\$2,439.99
3	Chase Bank USA, NA	\$16,417.32	\$3,712.92

4	Chase Bank USA, NA	\$19,606.21	\$4,434.11
5	Chase Bank USA, NA	\$4,559.85	\$1,031.25
6	Chase Bank USA, NA	\$8,848.00	\$2,001.05
7	PYOD LLC, as assignee of Citibank	\$15,788.62	\$3,570.73
8	FIA Card Services successor to Bank of America and MBNA America Bank	\$11,423.65	\$2,583.55

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
NONE			\$0.00

The amount of surplus returned to the debtor after payment of all claims and interest is

\$0.00